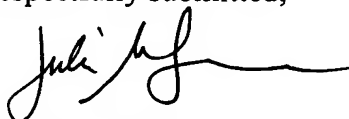


REMARKS

Claims 19-36 are pending in this application. By this Amendment, the specification is amended; the abstract is substituted; claims 1-18 are canceled and claims 19-36 are added.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



James A. Oliff
Registration No. 27,075

Julie M. Seaman
Registration No. 51,156

JAO:JMS/mps

Attached:

Marked Copy of Specification
Substitute Specification
Substitute Abstract

Date: January 12, 2006

OLIFF & BERRIDGE, PLC
P.O. Box 19928
Alexandria, Virginia 22320
Telephone: (703) 836-6400

<p>DEPOSIT ACCOUNT USE AUTHORIZATION Please grant any extension necessary for entry; Charge any fee due to our Deposit Account No. 15-0461</p>
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